Case 17-15372 Doc 1 Filed 05/17/17 Entered 05/17/17 15:04:22 Desc Main Page 1 of 10 Fill in this information to identify your case: United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Northern District of Illinois MAY 17 2017 Case number (If known): Chapter you are filing under: Chapter 7 ☐ Chapter 11 JEFFREY P. ALLSTEADT, CLERK Check if this is an ☐ Chapter 12 Chapter 13 INTAKE 2 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **Identify Yourself About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture identification (for example, First name your driver's license or passport). Middle name Middle name Bring your picture identification to your meeting Last name with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Middle name Include your married or Middle name maiden names. Last name First name First name Middle name Middle name Last name Last name xxx - xx - <u>2383</u> Only the last 4 digits of your Social Security number or federal Individual Taxpayer 9 xx - xx -9 xx - xx -______ Identification number (ITIN)

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Debtor 1

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in	☐ I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names		
	deing sadmeed as harres	Business name	Business name
		EIN	EIN
		EIN STATE OF THE PROPERTY OF T	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5335 W Race.	
		Number Street	Number Street
		Chicago FL WYY State ZIP Code	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
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	The chapter of the	Check	one. (For	a brief description	ofeach see <i>No</i>	tice Required by :	11 U.S.C. § 342(b) for Individuals Filing		
	Bankruptcy Code you are choosing to file	TOT Bal	іктирісу (т	orm 2010)). Also	go to the top of	page 1 and check	the appropriate box.		
	under	☐ Ch	apter 7						
		☐ Ch	apter 11						
		☐ Ch	☐ Chapter 12						
Cemska-e	ggargipenssissports alle per til til storet til gjarte pri storet gjarter på storet for storet til	Ch:	apter 13						
8.	How you will pay the fee	you sub	al court to rself, you mitting yo	I pay the entire fee when I file my petition. Please check with the clerk's office in your I court for more details about how you may pay. Typically, if you are paying the fee self, you may pay with cash, cashier's check, or money order. If your attorney is nitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address.					
		Ø I ne	ed to pay	y the fee in ins	tallments. If yo	ou choose this o	ption, sign and attach the		
		App	lication fo	or Individuals to	Pay The Filing	Fee in Installme	ents (Official Form 103A).		
	(£)No	less pay	than 150 the fee in	ge may, but is i 0% of the officia n installments).	not required to, I poverty line th If you choose th	waive your fee, at applies to yoเ าis option, you m	tion only if you are filing for Chapter 7 and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the with your petition.		
).	Have you filed for bankruptcy within the	☐ No		The second secon	annan a ta t				
	last 8 years?	Yes.	District _		When	03-11-2019 MM/ DD/YYYY	Case number		
		ŧ							
			District		When		Casa number		
			District			MM / DD / YYYY	Case number		
			District			MM / DD / YYYY	Case number		
		an ann an ann an ann an ann an ann an an				MM / DD / YYYY			
0.	Are any bankruptcy	- ÇIÎNo				MM / DD / YYYY			
	cases pending or being		District		When	MM / DD / YYYY	Case number		
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes.	District		When	MM / DD / YYYY			
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an		District Debtor District		When When	MM / DD / YYYY	Case number Relationship to you Case number, if known		
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an		Debtor		When When	MM / DD / YYYY MM / DD / YYYY	Case number		
1.	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an		Debtor Debtor District Go to line Has your residence	€ 12.	When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Relationship to you Case number, if known Relationship to you		

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Debtor 1

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Case number (if known)	
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	ou a sole proprietor full- or part-time	PÑo.	Go to Part 4.					
busine		☐ Yes	. Name and location of b	ousiness				
busines individua	proprietorship is a s you operate as an al, and is not a		Name of business, if any					
	e legal entity such as ration, partnership, or		Number Street					***************************************
sole pro	ave more than one prietorship, use a sheet and attach it							
to this pe			City		Stat	te	ZIP Code	
			Check the appropriate to	box to describe yo	our business:			
			☐ Health Care Busine	ss (as defined in	11 U.S.C. § 101(2	27A))		
			☐ Single Asset Real E	state (as defined	in 11 U.S.C. § 10	1(51B))		
			☐ Stockbroker (as defi			,,		
			☐ Commodity Broker (as defined in 11 L	J.S.C. § 101(6))			
			☐ None of the above					
business	finition of small and the state of small and the small and	No.	I am not filing under Cha I am filing under Chapte the Bankruptcy Code. I am filing under Chapte Bankruptcy Code.	r 11, but i am NO				
t 4: R	Report if You Own o	r Have i	Any Hazardous Prop	erty or Any Pro	operty That No	eeds In	nmediate Atto	ention
	own or have any y that poses or is	No						
alleged of immi	to pose a threat nent and	Yes.	What is the hazard?					
oublic h	ble hazard to ealth or safety? ou own any				, , , , , , , , , , , , , , , , , , ,			
property	y that needs ate attention?		If immediate attention is	s needed, why is i	t needed?		THE PARTY OF THE P	
erishable hat must	ple, do you own e goods, or livestock be fed, or a building s urgent repairs?					· · · · · · · · · · · · · · · · · · ·		
			Where is the property?	Number Si	treet	· · · · · · · · · · · · · · · · · · ·		

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Debtor 1

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Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout
credit counseling because of:	

☐ Incapacity. I have a mental illi

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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am not required to receive a briefing about	t
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances

rational decisions about finances.

Disability. My physical disability causes me

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Part 6: Answer These Que	estions for Reporting Purpo	ses		
16. What kind of debts do you have?	 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 			
Alexandron invitation graphs are the extension or service at my additional responsibility of the control of the	16c. State the type of debts you	u owe that are not consumer debts or bus	iness debts.	
17. Are you filing under Chapter 7?	No. I am not filing under Cl	hapter 7. Go to line 18.	от при	
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expense	er 7. Do you estimate that after any exemes are paid that funds will be available to d	npt property is excluded and distribute to unsecured creditors?	
18. How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 74 Sign Below				

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

l understand making a false statement, concealing pro with a bankruptcy case can result in fines up to \$250,0 18 U.S.C. §§ 152, 1341, 1519, and 3571.	operty, or obtaining money or property by fraud in connection of the connection of the connection or imprisonment for up to 20 years, or both.
* pmolna	×
Signature of Debtor 1	Signature of Debtor 2
Executed on DS-15-JU7	Executed on
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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

,	Date			
Signature of Attorney for Debtor		MM /	DD /YYYY	
Printed name				
Firm name		***************************************		
Number Street			***************************************	
	Støte			
	State	ZIP Code		

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Case number (if known)

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal

onsequences?
I No KûYes
re you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are accurate or incomplete, you could be fined or imprisoned?
I No KYes
id you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?
Yes. Name of Person
Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

(<u>/</u>	Wounce x	•	
Signature of	Debtor 1	Signature of De	btor 2
Date	05-15-7017 MM/DD /YYYY	Date	MM / DD / YYYY
Contact phone	, 173-482-3873	Contact phone	
Cell phone		Cell phone	
Email address		Email address	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re:	Rosalel	Moling		
]	Debtor (s))	Case No.	
)	Chapter	

List of Creditors

comed	3 UINCOINCENTER Oak Brook FL 60181
comcast	41112 concept dr plymouth ME 48170
peoples gas	Hays It ledes
America financial Choice Inc.	6 N. Abstin Oak Perre ILL 60302- 708-660-0699
Santander consumer	Dallas TX 888-22-4227

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